

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Paul T. Blankenbiller
 Debtor

Case No. 16-14350-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 20

Date Rcvd: Oct 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2016.

db +Paul T. Blankenbiller, 1615 Eshelman Mill Road, Willow Street, PA 17584-9466
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13745883 +Beldens Jewelers, PO Box 3680, Akron, OH 44309-3680
 13745884 +Boscovs, PO Box 659622, San Antonio, TX 78265-9622
 13745890 +Encore Receivable Management, Inc., 400 North Rogers Road, Olathe, KS 66062-1212
 13745894 +Karen Blankenbiller, 134 Angel Road, New Ringgold, PA 17960-9498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Oct 15 2016 02:00:35 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 15 2016 02:00:09
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 15 2016 02:00:47 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13745885 +EDI: CAPITALONE.COM Oct 15 2016 01:38:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 13745886 +EDI: RMSC.COM Oct 15 2016 01:38:00 Care Credit, PO Box 960061, Orlando, FL 32896-0061
 13745889 E-mail/Text: bankruptcy.bnc@ditech.com Oct 15 2016 01:59:30 Ditech Financial, LLC,
 PO Box 6154, Rapid City, SD 57709-6154
 13745891 +EDI: FORD.COM Oct 15 2016 01:38:00 Ford Credit, PO Box 220564,
 Pittsburgh, PA 15257-2564
 13745892 +E-mail/Text: cneal@horstgroup.com Oct 15 2016 01:59:35 Horst Property Management,
 PO Box 3330, Lancaster, PA 17604-3330
 13745888 EDI: IRS.COM Oct 15 2016 01:38:00 Department of Treasury, Internal Revenue Service,
 310 Lowell Street, Andover, MA 01810-4544
 13745893 EDI: RMSC.COM Oct 15 2016 01:38:00 JCPenney, PO Box 960090, Orlando, FL 32896-0090
 13745895 +E-mail/Text: bankruptcymortgage@suntrust.com Oct 15 2016 01:59:32 Suntrust, PO Box 305053,
 Nashville, TN 37230-5053

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 13745887* Department of the Treasury, Internal Revenue Service, Andover, MA 01810-9041
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2016 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
 HOWARD GERSHMAN on behalf of Creditor CAB East LLC/Ford Motor Credit Company LLC
 hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
 JOSHUA ISAAC GOLDMAN on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 MITCHELL A. SOMMERS on behalf of Debtor Paul T. Blankenbiller sommersesq@aol.com,
 kjober@ptd.net
 United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Paul T. Blankenbiller**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8039**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-14350-ref**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Paul T. Blankenbiller

10/13/16

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.